



U.S. RAILROAD RETIREMENT BOARD

CERTIFIED

2025 CERTIFICATE OF SERVICE MONTHS AND COMPENSATION SERVICE AND COMPENSATION REPORTED FOR PERIOD ENDING DECEMBER 31, 2025

Table with 2 columns: BIRTH DATE, SEX

SERVICE AND COMPENSATION ON RECORD FOR REVIEW PERIOD

Main table for service and compensation on record for review period, including columns for Year, Creditable Compensation, Separation Allowance/Severance Payment, and Service Months Profile.

* 1 - A reported month; 0 - A month not reported; D - A "deemed" month

CAREER TOTAL RETIREMENT RECORD

Table for career total retirement record, including columns for Creditable Compensation, Separation Allowance/Severance Payment, Service Months, and Employee Contributions.

YOUR 2025 REPORTING EMPLOYER(S)

The service and compensation shown on this form for 2025 were gathered from a report(s) received from the following employer(s):

RRB OFFICE SERVING YOUR AREA

2025 RUIA EARNINGS

Table for RRB office and 2025 RUIA earnings, including columns for Qualified and Qualifying Earnings.

Always notify the Railroad Retirement Board if your address changes during the year.

Form BA-6, Certificate of Service Months and Compensation, is a statement of your service and compensation record at the Railroad Retirement Board (RRB). We sent you this form because you performed railroad service and/or received railroad compensation in 2025. This certificate shows your service under the Railroad Unemployment Insurance Act (RUIA) and the Railroad Retirement Act (RRA) and your compensation under the RRA. *We use the information shown to determine whether you qualify for benefits and the amount of those benefits.* It does *not* show taxes deducted from your earnings under the Railroad Retirement Tax Act (RRTA).

NOTE: Compensation amounts on this certificate, which were reported to the RRB by your employer(s), can be less than amounts on your year-end payroll stub and Internal Revenue Service (IRS) Form W-2.

You can request a history statement online by clicking on the button labeled **Request Documents** at **RRB.gov/myRRB**.

For detailed information about how to review your Form BA-6, go to **RRB.gov/BA6**.

HOW TO FILE A PROTEST - If you believe that your 2022-2025 service and/or compensation information is incorrect, you can file a formal protest with the RRB in writing or complete Form G-70, Protest Record of Service Months and Compensation. Get the form from our website or any RRB office. **YOU MUST FILE A PROTEST WITHIN FOUR YEARS OF THE DATE THE SERVICE AND/OR COMPENSATION WAS TO BE REPORTED.** When filing a protest, always include:

- Your social security number
- A clear description of the error you believe has occurred
- The employer's name
- Your duty station, department and occupation

You *must* submit evidence with your protest. Without evidence, we have no basis on which to request a correction if your employer does not agree with you. Pay stubs are the best evidence to submit; your IRS Forms W-2 are useful but not as detailed as pay stubs.

Send your protest to the Railroad Retirement Board, Office of Programs, P&S – Protest & Tax Records Unit, 844 North Rush Street, Chicago, Illinois 60611-1275.

If you protest the information in our records *after* the four-year period, we will not correct that information unless exceptional circumstances exist. ***The following dates apply to the information on this certificate:***

Earnings Year	2025	2024	2023	2022
Last Date to File a Protest	February 28, 2030	February 28, 2029	February 29, 2028	February 28, 2027

NOTE: Before filing a formal protest with the RRB, you may find it helpful to ask your employer about the reported amounts that you think are incorrect. However, keep in mind that discussing your earnings with your employer is not the same as filing a formal protest with the RRB and does not extend the time for filing a formal protest.

NEWS YOU CAN USE

- RRB publications covering benefits and other related topics are available at **RRB.gov** under the **Benefits** tab of the main menu. In addition, frequently asked questions are answered online at **RRB.gov/FAQ**.
- Submit proof of your *age* and *military service* as permanent records for RRB files. If you performed active military service in a branch of the Armed Forces, that service may increase or provide eligibility for benefits. Submit a copy of your latest DD-214 (or other service evidence) to your nearest RRB office for a determination of creditability. Your local RRB office will explain how to obtain acceptable evidence for proof of military service and age.
- All secure myRRB services require a Login.gov account. Create a Login.gov account at **RRB.gov/myRRB** for the following services: annuity estimates, apply for or claim unemployment benefits, claim sickness benefits, view RUIA account statement, and review service and compensation history. **NOTE: All Pin Password (PPW) accounts have been deactivated.**
- Call us toll-free (877-772-5772) and use the automated menu for information on benefits or to speak to an RRB Representative. A list of self-service menu options can be found at **RRB.gov/Benefits/RB-40**.
- For matters that cannot be resolved by phone, contact your local RRB office to schedule an in-person visit. You will not be refused service if you do not have an appointment. However, Railroad Retirement Board Representatives can serve you better when one is made. See the "RRB Office Serving Your Area" section on the front of this form for the address of your local office.
- **The hours RRB offices are open to the public can be found on our website at **RRB.GOV** or by calling 877-772-5772.**